

United States Bankruptcy Court District of New Jersey		Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Greenlaw, Richard F</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3794</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)																					
Street Address of Debtor (No. and Street, City, and State): <b>41 Wellington Road East Brunswick, NJ</b>		Street Address of Joint Debtor (No. and Street, City, and State):																					
		ZIP Code																					
		<b>08816-1720</b>																					
County of Residence or of the Principal Place of Business: <b>Middlesex</b>		County of Residence or of the Principal Place of Business:																					
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																					
		ZIP Code																					
		<b> </b>																					
Location of Principal Assets of Business Debtor (if different from street address above):																							
<b>Type of Debtor</b> (Form of Organization) (Check one box)		<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)																				
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13																				
		<b>Tax-Exempt Entity</b> (Check box, if applicable)	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																				
		<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																					
<b>Filing Fee</b> (Check one box)		<b>Nature of Debts</b> (Check one box)																					
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).	<input checked="" type="checkbox"/> Debts are primarily business debts.																				
		Check one box: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ).																					
		Check if: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
<b>Statistical/Administrative Information</b>																							
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
THIS SPACE IS FOR COURT USE ONLY																							
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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Estimated Liabilities <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion														

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Greenlaw, Richard F</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition. 		<b>X</b> _____ Signature of Attorney for Debtor(s) (Date)
<b>Exhibit C</b>		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> <p style="text-align: center;">(Name of landlord that obtained judgment)</p> <hr/> <p style="text-align: center;">(Address of landlord)</p>		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(4/10)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Richard F Greenlaw**Signature of Debtor **Richard F Greenlaw****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 30, 2010**

Date

**Signature of Attorney\*****X /s/ Dawn R. SanFilippo**

Signature of Attorney for Debtor(s)

**Dawn R. SanFilippo DRS8247**

Printed Name of Attorney for Debtor(s)

**Dawn R. SanFilippo, Esq., P.C.**

Firm Name

**411 Pompton Avenue****Lower Level****Cedar Grove, NJ 07009-1800**

Address

**Email: drsesqdawn@optonline.net**  
**973-239-3100 Fax: 973-239-7680**

Telephone Number

**September 30, 2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Greenlaw, Richard F****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of New Jersey**

In re Richard F Greenlaw

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Richard F Greenlaw  
Richard F Greenlaw

Date: September 30, 2010

**United States Bankruptcy Court**  
**District of New Jersey**

In re Richard F Greenlaw, Case No. \_\_\_\_\_  
 Debtor Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>349,500.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>11,788.78</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>142,021.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>39,696.72</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>20</b>		<b>339,331.80</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>5</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>4,912.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>6,791.05</b>
Total Number of Sheets of ALL Schedules		<b>39</b>			
	Total Assets		<b>361,288.78</b>		
		Total Liabilities		<b>521,049.52</b>	

**United States Bankruptcy Court  
District of New Jersey**

In re **Richard F Greenlaw**

Debtor

Case No. \_\_\_\_\_

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

In re

**Richard F Greenlaw**

Case No.

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**Debtors**

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Richard F Greenlaw, Case No. \_\_\_\_\_  
 Debtor

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>On Debtor's person and at residence.</b>		<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Natixi Funds</b> PO Box 219579 Kansas City, MO 64121-9579 CMT Money Market Act. No.: xxx2239 Value as of June 30, 2010		<b>35.88</b>
		<b>Investors Capital</b> 230 Broadway Lynnfield, MA 01940-2320 Money Market Act. No.: xxx-xx3684 Value as of June 30, 2010		<b>13.73</b>
		<b>Wachovia Bank</b> D1118-02D PO Box 563966 Charlotte, NC 28256-3966 Access Fifty Checking Act. No.: 9440		<b>0.00</b>
		<b>Wachovia Bank</b> D1118-02D PO Box 563966 Charlotte, NC 28256-3966 Way2Save Savings Act. No.: 0540		<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Three (3) sofas, two (2) loveseats, ottoman, lamps, tables, desks, dining room set, pool table, rocker, bookcase, master bedroom set, miscellaneous bedroom furniture, two (2) computers, recliner, washer/dryer and refrigerator.</b>		<b>5,100.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Miscellaneous pictures, CDs and books.</b>		<b>650.00</b>
			Sub-Total > (Total of this page)	<b>5,819.61</b>

3 continuation sheets attached to the Schedule of Personal Property

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6. Wearing apparel.		<b>Casual and work clothing.</b>	-	<b>500.00</b>
7. Furs and jewelry.		<b>Three (3) men's watches, rings, tie bars and cufflinks.</b>	-	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Tennis racquet and digital camera.</b>	-	<b>100.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Wells Fargo Advisors 155 Elm Street Westfield, NJ 07090 IRA xxx-5508 Value as of June 30, 2010</b>	-	<b>43.47</b>
		<b>Presidential Life Insurance Co. 69 Lydecker Street Nyack, NY 10960 Policy No.: xxxx3167 Cash Surrender Value as of December 31, 2009.</b>	-	<b>225.70</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Aesculapius, Inc. 41 Wellington Road East Brunswick, NJ 08816</b>	-	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
			Sub-Total > (Total of this page)	<b>1,169.17</b>

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1999 Mazda 626 Sedan</b>	-	<b>3,800.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
Sub-Total > (Total of this page)				<b>3,800.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.		<b>Desk, tables, filing cabinets, fax machine and copier.</b>	-	<b>1,000.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				<b>Sub-Total &gt;</b>
				<b>(Total of this page)</b>
				<b>Total &gt;</b>
				<b>1,000.00</b>
				<b>11,788.78</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Debtor's primary residence. 41 Wellington Road East Brunswick, New Jersey 08816-1720	11 U.S.C. § 522(d)(1)	21,625.00	349,500.00
<b>Cash on Hand</b>			
On Debtor's person and at residence.	11 U.S.C. § 522(d)(5)	20.00	20.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Natixi Funds PO Box 219579 Kansas City, MO 64121-9579 CMT Money Market Act. No.: xxx2239 Value as of June 30, 2010	11 U.S.C. § 522(d)(5)	35.88	35.88
Investors Capital 230 Broadway Lynnfield, MA 01940-2320 Money Market Act. No.: xxx-xx3684 Value as of June 30, 2010	11 U.S.C. § 522(d)(5)	13.73	13.73
<b>Household Goods and Furnishings</b>			
Three (3) sofas, two (2) loveseats, ottoman, lamps, tables, desks, dining room set, pool table, rocker, bookcase, master bedroom set, miscellaneous bedroom furniture, two (2) computers, recliner, washer/dryer and refrigerator.	11 U.S.C. § 522(d)(3)	5,100.00	5,100.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Miscellaneous pictures, CDs and books.	11 U.S.C. § 522(d)(5)	650.00	650.00
<b>Wearing Apparel</b>			
Casual and work clothing.	11 U.S.C. § 522(d)(5)	500.00	500.00
<b>Furs and Jewelry</b>			
Three (3) men's watches, rings, tie bars and cufflinks.	11 U.S.C. § 522(d)(4)	300.00	300.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Tennis racquet and digital camera.	11 U.S.C. § 522(d)(5)	100.00	100.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Wells Fargo Advisors 155 Elm Street Westfield, NJ 07090 IRA xxx-5508 Value as of June 30, 2010	11 U.S.C. § 522(d)(12)	43.47	43.47

In re Richard F Greenlaw, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Presidential Life Insurance Co. 69 Lydecker Street Nyack, NY 10960 Policy No.: xxxx3167 Cash Surrender Value as of December 31, 2009.</b>	<b>11 U.S.C. § 522(d)(12)</b>	<b>225.70</b>	<b>225.70</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles 1999 Mazda 626 Sedan</b>	<b>11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)</b>	<b>3,450.00 350.00</b>	<b>3,800.00</b>
<b>Office Equipment, Furnishings and Supplies Desk, tables, filing cabinets, fax machine and copier.</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,000.00</b>	<b>1,000.00</b>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx8373			Opened 1/01/05 Last Active 6/01/10  First Mortgage  Debtor's primary residence. 41 Wellington Road East Brunswick, New Jersey 08816-1720				116,591.00	0.00
BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065	-		Value \$ 349,500.00					
Account No. xxxxxx1766			Opened 10/01/96 Last Active 12/03/09  Second Mortgage  Debtor's primary residence. 41 Wellington Road East Brunswick, New Jersey 08816-1720				25,430.00	0.00
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306	-		Value \$ 349,500.00					
Account No.			Value \$					
Account No.			Value \$					
0 continuation sheets attached			Subtotal (Total of this page)				142,021.00	0.00
			Total (Report on Summary of Schedules)				142,021.00	0.00

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B6E (Official Form 6E) (4/10) - Cont.**

In re **Richard F Greenlaw** \_\_\_\_\_ Debtor

Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

## **Taxes and Certain Other Debts Owed to Governmental Units**

### TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE TO TOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 3794			2007  Tax debt for the year of 2007.					0.00
Internal Revenue Service PO Box 37004 Hartford, CT 06176-0004		-					5,628.00	5,628.00
Account No. 3794			2008  Tax debt for the year of 2008.					0.00
Internal Revenue Service PO Box 37004 Hartford, CT 06176-0004		-					11,231.00	11,231.00
Account No. 3794			2009  Tax debt for the year of 2009.					1,635.00
Internal Revenue Service PO Box 37004 Hartford, CT 06176-0004		-					16,135.00	14,500.00
Account No. 3794			2007  Tax debt for the year of 2007.					0.00
State of New Jersey Gross Income Tax PO Box 046 Trenton, NJ 08646-0046		-					49.72	49.72
Account No. 3794			2008  Tax debt for the year of 2008.					0.00
State of New Jersey Gross Income Tax PO Box 046 Trenton, NJ 08646-0046		-					2,768.00	2,768.00

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	<b>35,811.72</b>	<b>1,635.00</b> <b>34,176.72</b>
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B6E (Official Form 6E) (4/10) - Cont.

In re Richard F Greenlaw,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <b>3794</b>		2009  Tax debt for the year of 2009.				3,885.00	0.00
<b>State of New Jersey Gross Income Tax PO Box 046 Trenton, NJ 08646-0046</b>	-						3,885.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			<b>0.00</b>	
						<b>3,885.00</b>	<b>3,885.00</b>
			Total (Report on Summary of Schedules)			<b>1,635.00</b>	
						<b>39,696.72</b>	<b>38,061.72</b>

In re Richard F Greenlaw,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No.							
<b>10 Fingers Ink</b> Eight Hummingbird Court Marlboro, NJ 07746	X	-	<b>Services provided to Debtor's business.</b>		X		6,000.00
Account No. xxxxxxx7398							
Afni, Inc. Attn: DP Recovery Support PO Box 3427 Bloomington, IL 61702		-	<b>Opened 12/01/09 Collection agency attempting to collect for original creditor: Verizon, Inc.</b>		X		243.00
Account No. xxxxxxx2289							
Afni, Inc. Attn: DP Recovery Support PO Box 3427 Bloomington, IL 61702		-	<b>Opened 1/01/10 Collection agency attempting to collect for original creditor: Verizon, Inc.</b>		X		178.00
Account No.							
<b>Alpha Graphics</b> 401 Jersey Avenue New Brunswick, NJ 08901		-	<b>Services provided to Debtor's business.</b>		X		561.75
<u>19</u> continuation sheets attached				Subtotal (Total of this page)			6,982.75

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8073	-	Opened 10/28/81 Last Active 6/21/07 Credit card purchases; interest and fees.				
American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	-					7,639.00
Account No. xxxxxxxxxxxx2153	-	Opened 1/23/81 Last Active 6/15/07 Credit card purchases; interest and fees.				
American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	-					5,278.00
Account No. xxxxxxxxxxxx7733	-	Opened 12/27/81 Last Active 6/15/07 Credit card purchases; interest and fees.				
American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	-					2,567.00
Account No.	X -		X	X		
Andrew and Jennifer Fleischer 908 Plattner Court Annapolis, MD 21401						Unknown
Account No. xxxx9343	-	Opened 9/01/07 Last Active 6/30/08 Collection agency attempting to collect for original creditor: HSBC Bank Nevada, N.A.			X	
Arrow Financial Services 5996 West Touhy Avenue Niles, IL 60714						1,748.00
Sheet no. <u>1</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			17,232.00

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	UN L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.		Lawn service provided to Debtor.				
<b>Aspen Environmental Services 2227 US Highway 1 Suite 268 North Brunswick, NJ 08902</b>	-					<b>832.11</b>
Account No.		Medical treatment to Debtor.				
<b>Associates in Psychological Services 25 North Doughty Avenue Somerville, NJ 08876</b>	-					<b>650.00</b>
Account No. xxxx6566		Opened 4/02/93 Last Active 10/26/07 Utilities provided to Debtor.				
<b>At&amp;t Credit Management At&amp;T Credit Management Center PO Box 80701 Charleston, SC 29416</b>	-					<b>36.00</b>
Account No.		Utilities provided to Debtor.				
<b>AT&amp;T Mobility c/o Nationwide Recovery Systems 2304 Tarpley Drive Suite 134 Carrollton, TX 75006</b>	-					<b>606.02</b>
Account No.		Medical treatment to Debtor.				
<b>Baldassano Dermato Pathology 828 Creekview Drive Blue Bell, PA 19422</b>	-					<b>32.57</b>
Sheet no. <u>2</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>2,156.70</b>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx4199		Opened 7/01/01 Last Active 11/30/09 Check of line of credit.				
Bank of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27410	-					3,978.00
Account No.		Business debt.		X		
Bank of America 70 Batterson Park Road Farmington, CT 06032	X -					3,000.00
Account No. 0308		Checking Account - Negative Balance				
Bank of America PO Box 25118 Tampa, FL 33622-5118	-					594.74
Account No.		Business line of credit.		X		
Bank of America Business PO Box 2864 Hartford, CT 06101	-					82,132.00
Account No.						
Beth Sarsfield 1084 Oakcroft Lane Somerset, NJ 08873	X -		X	X		Unknown
Sheet no. <u>3</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				89,704.74

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Auto service provided to Debtor.				
BP Metuchen Service Center Route 27 & Lake Avenue Metuchen, NJ 08840	-					456.00
Account No.		Services provided to Debtor's business.	X			
Camino Graphic Design 38 Colony Road Lexington, MA 02420	X -					2,500.00
Account No.		Medical treatment provided to Debtor.				
Cardiology Associates 593 Cranbury Road East Brunswick, NJ 08816	-					79.09
Account No.		Collection agency attempting to collect for original creditor: FIA Card Services.		X		
Cenlar c/o FIA Card Services PO Box 15137 Wilmington, DE 19850	-					686.00
Account No. xxxxxxxx4021		Opened 10/01/85 Last Active 7/13/08 Credit card purchases; interest and fees.				
Chase PO Box 15298 Wilmington, DE 19850	-					14,959.00
Sheet no. <u>4</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>18,680.09</b>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0417		Opened 2/01/91 Last Active 7/29/08 Credit card purchases; interest and fees.				
Chase PO Box 15298 Wilmington, DE 19850	-					8,007.00
Account No.		Credit card purchases; interest and fees.				
Chase Bank PO Box 15548 Wilmington, DE 19886	-					881.00
Account No.		Services provided to Debtor's business. Docket No.: SC-001460-10	X			
Christies Messenger Service, Inc. 12 South Plainfield Avenue South Plainfield, NJ 07080	X -					100.00
Account No.		Collection agency attempting to collect for original creditor: Citibank.		X		
Citibank c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044	-					887.05
Account No. xxxxxxxx3428		Opened 10/01/85 Last Active 5/17/10 Credit card purchases; interest and fees.				
Citibank S.D., N.A. Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	-					Unknown
Sheet no. <u>5</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>9,875.05</u>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Citibank, S.D., N.A. Faloni & Associates, LLC 165 Passaic Avenue Suite 301B Fairfield, NJ 07004	-	Collection Attorneys for original creditor: Citibank, (South Dakota), N.A. Docket No.: DC-018046-09.		X		4,110.84
Account No.		Business debt - parking violations.		X		
City of Philadelphia PO Box 41819 Philadelphia, PA 19101	-					156.00
Account No. xxxx8814						
Creditone, LLC PO Box 625 Metairie, LA 70004	-	Opened 5/01/10 Collection agency attempting to collect for original creditor: Wells Fargo Bank.		X		4,397.00
Account No.		Busines debt.		X		
David Levine 501 East 78th Street New York, NY 10075	X -					1,850.00
Account No.		Business debt.		X		
David Luce c/o Bravado Consulting, Inc. 810 North Folk Landing Road Maple Shade, NJ 08052	X -			X		350.00
Sheet no. <u>6</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			10,863.84

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Department Store National Bank c/o Plaza Associates 307 7th Avenue New York, NY 10001	-	Collection agency attempting to collect for original creditor: Deparmt Store National Bank.			X	635.18
Account No. xxxxxxxx9007		Opened 8/01/91 Last Active 5/12/10 Credit card purchases; interest and fees.				
Discover Financial Services Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054	-					Unknown
Account No.		Business debt. (Doctor wrote for company.)				
Dr. Patricia Bennett 59 Main Street Suite 350 West Orange, NJ 07052	X -					6,000.00
Account No. xxxxx0655		Opened 4/01/09 Last Active 6/30/10 Installment loan.				
Dyck Oneal Inc. 15301 Spectrum Drive Addison, TX 75001	-					13,765.00
Account No.		Collection agency attempting to collect for original creditor: Edison Metuchen Orthpedics.			X	
Edison Metuchen Orthpedics c/o Northeast Assest Recovery, Inc. PO Box 209 Thornwood, NY 10594	-					185.00
Sheet no. <u>7</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				20,585.18

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Personal loan.				
Edward Wilkens 20 Innes Road East Brunswick, NJ 08816	-					4,000.00
Account No.						
Edward Wilkens 20 Innes Road East Brunswick, NJ 08816	X -		X	X		Unknown
Account No.						
Eugene & Susan Kaczmarek 17 Timothy Lane East Brunswick, NJ 08816	X -		X	X		Unknown
Account No.						
EZ Pass PO Box 52002 Newark, NJ 07101-8202	-					10.00
Account No.		Business debt.				
Federal Express c/o American Bureau of Collections 110 Main Street Buffalo, NY 14209	X -		X			1,126.72
Sheet no. <u>8</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				5,136.72

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business debt.</b>				
<b>Federal Express</b> c/o Amalgamated Financial PO Box 1006 105 Whiteoak Lane Neshanic Station, NJ 08853	X -			X		26.76
Account No.						
<b>Glenn &amp; Deborah Sandberg</b> Two Perry Road East Brunswick, NJ 08816	X -			X	X	Unknown
Account No.						
<b>Gloria Smutko</b> 17 Fifth Street South River, NJ 08882	X -			X	X	Unknown
Account No.		<b>Business debt.</b>				
<b>GV Cerv Communications</b> 705 Marion Road Neptune, NJ 07753	X -			X		7,000.00
Account No.		<b>Business debt.</b>				
<b>Hayman Consulting, LLC</b> 457 North Woodburn Road Langhorne, PA 19047	X -					125.00
Sheet no. <u>9</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>7,151.76</u>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Hayt, Hayt & Landau, LLC Two Industrial Way Street PO Box 500 Eatontown, NJ	-	Collection Attorneys for original creditor: HSBC Bank Nevada, N.A.				30,434.59
Account No.						
Horizon Blue Cross Blue Shield of NJ c/o Morgan Bornstein 1236 Brace Road Cherry Hill, NJ 08034	-	Collection agency attempting to collect for original creditor: Horizon Blue Cross Blue Shield.				1,285.82
Account No. xxxxxxxxxxxx9514		Opened 2/01/91 Last Active 5/11/10 Credit card purchases; interest and fees.				
HSBC Platinum PO Box 5253 Carol Stream, IL 60197	-					8,797.00
Account No. xxxxxx5001		Opened 6/01/08 Collection agency attempting to collect for original creditor: Drs. Everitt and Maisel.				
I C System, Inc. PO Box 64378 Saint Paul, MN 55164	-					460.00
Account No. xxxx88N1		Opened 10/01/09 Last Active 3/18/10 Collection agency attempting to collect for original creditor: Center For Asthma And Allergy.		X		
Independent Recovery Resoruces 24 Railroad Avenue Patchogue, NY 11772	-					116.00
Sheet no. <u>10</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			41,093.41

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business debt.</b>				
J. Richard Trout, PhD 1698 Meetinghouse Lane Morrisville, PA 19067	X -			X		2,750.00
Account No.						
Jack Pasini 4280 Galt Ocean Drive Fort Lauderdale, FL 33308	X -			X	X	Unknown
Account No.						
James & Beth Knox 232 Oak Street South Amboy, NJ 08879	X -			X	X	Unknown
Account No.						
James & Dolores Arace c/o Chas K. Graber, Esq. King of Prussia, PA 19406	X -			X	X	Unknown
Account No.		<b>Personal loan.</b>				
Joel Palmer 701 South 9th Street Philadelphia, PA 19147-2005	-					1,500.00
Sheet no. <u>11</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				4,250.00

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Joerg P. Hermans 36 Scott Road Harvard, MA 01451	X -			X	X	Unknown
Account No.		Services provided to Debtor.				
John Asch Contracting Two Morris Court East Brunswick, NJ 08816	-					3,300.00
Account No.		Business debt.				
Julia Schroeder 1316 Rutland Lane Wynnewood, PA 19096	X -			X		0.00
Account No.		Personal loan.				
Karen Tormey 672 Frayne Street Pittsburgh, PA 15207	-					1,250.00
Account No.		Business debt.				
Katherine Hassel Asset Recovery Group 11856 Balboa Boulevard Granada Hills, CA 91344	X -			X		4,262.25
Sheet no. <u>12</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>8,812.25</u>

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Kay E. Sicknick 14 Lisa Drive South River, NJ 08882	X -		X	X		Unknown
Account No. xx145-2						
LBC Communications, Inc. c/o Ansell Grimm & Aaron, P.C. 1500 Lawrence Avenue CN7807 Ocean, NJ 07712	X -	Collection Attorneys for original creditor: LBC Communications. Docket No.: DC-014394-10	X			8,332.66
Account No. xxxxxxxxx8820						
Macy's/FDSB Macy's Bankruptcy PO Box 8053 Mason, OH 45040	-	Opened 7/01/97 Last Active 2/17/10 Credit card purchases; interest and fees.				660.00
Account No.						
Marge & Nancy Wavrica 16 Manton Avenue East Brunswick, NJ 08816	X -		X	X		Unknown
Account No.						
Mariano Press 14 Veronica Avenue Somerset, NJ 08877	X -	Business debt.	X			535.00
Sheet no. <u>13</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>9,527.66</u>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Martha Brumfield, PhD 400 East 85th Street 17D New York, NY 10128</b>	X -		X	X		<b>Unknown</b>
Account No.		<b>Business debt.</b>				
<b>MC Communications Inc. c/o Doremus and Roesler PO Box 45 Burlington, VT 05401</b>	X -		X			<b>16,100.00</b>
Account No.		<b>Services provided to Debtor.</b>				
<b>Merry Maids 665 New Brunswick Avenue Perth Amboy, NJ 08861</b>	X -		X			<b>400.44</b>
Account No.		<b>Collection Attorneys for original creditor: Metri Anesthesia Consultants. Docket No.: DC-014210-10.</b>			X	
<b>Metro Anesthesia Consultants c/o Raymond Meisenbacher &amp; Sons, Esqs. 739 East Main Street Bridgewater, NJ 08807</b>	-					<b>2,520.00</b>
Account No.		<b>Personal loan.</b>				
<b>Michael &amp; Kim Hollifield 308 Fairfield Avenue Dunellen, NJ 08812</b>	-					<b>10,000.00</b>
Sheet no. <u>14</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>29,020.44</b>

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Michael Marosy Sharon Reilly-Marosy 15 Huntington Road East Brunswick, NJ 08816	X -		X	X		Unknown
Account No.		Services provided to Debtor's business.	X			2,096.00
OfficeMax 263 Shuman Boulevard Naperville, IL 60563	X -					
Account No.			X	X		
Orest Harasymczuk 577 Windsong Drive Aberdeen, MD 21001	X -					Unknown
Account No.		Business debt.	X			8,437.00
Palmer, Lugo and Olea 5353 North Federal Highway Fort Lauderdale, FL 33308	X -					
Account No.		Business debt.	X			4,955.74
Patricia C. Walter 3183 Weston Street Philadelphia, PA 19136-1811	X -					
Sheet no. <u>15</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>15,488.74</b>

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Business debt.		X		
Perter Panasis 21 Westminster Boulevard South Amboy, NJ 08879	X -					1,650.00
Account No.		Services provided to Debtor's business. Docket No.: SC-3044-09.		X		
Peter Luongo 4248 River Green Drive No. 311 Atlanta, GA 30327	X -					3,022.00
Account No.		Collection Attorneys for original creditor: Discover Bank. Docket No.: DC-016207-09.				11,759.05
Pressler and Pressler, L.L.P. Counselors at Law 7 Entin Road Parsippany, NJ 07054-5020	-					
Account No.				X	X	
Richard Zielinski 21 South Woodland Avenue East Brunswick, NJ 08816	X -					Unknown
Account No.						
Robert J. Sullivan 17 Overland Road East Brunswick, NJ 08816	X -			X	X	
						Unknown
Sheet no. <u>16</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				16,431.05

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Business debt.</b>				
<b>Robert W. Rhoades, Inc.</b> 2400 Clubhouse Road Steamboat Springs, CO 80477	X -			X		<b>5,950.00</b>
Account No.		<b>Business debt.</b>				
<b>Rochdale Insurance Co.</b> 555 North Pleasantburg Drive Greenville, SC 29607	X -			X		<b>389.00</b>
Account No.		<b>Medical treatment provided to Debtor.</b>				
<b>Roger Maitland, PhD</b> Nine Rutgers Street Edison, NJ 08817	-					<b>6,000.00</b>
Account No.						
<b>Ron Moreau</b> c/o Can Corp or America 326 June Avenue Blandon, PA 19510	X -		X	X		<b>Unknown</b>
Account No.						
<b>Roy H. &amp; Joan A. Deboer</b> 11 Watchung Road East Brunswick, NJ 08816	X -		X	X		<b>Unknown</b>
Sheet no. <u>17</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>12,339.00</b>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxx7440</b>		Opened 6/01/78 Last Active 7/12/10 Credit card purchases; interest and fees.				
<b>Sears/Citibank, S.D. PO Box 6189 Sioux Falls, SD 57117</b>	-					<b>2,908.00</b>
Account No.		<b>Business debt.</b>				
<b>SLM Consulting 303 White Swan Way Langhorne, PA 19047</b>	X -		X			<b>7,500.00</b>
Account No.		<b>Business debt.</b>				
<b>Stewart Business Systems 4365 US Highway 1 Princeton, NJ 08540</b>	X -		X			<b>106.00</b>
Account No.						
<b>Susan M. Fehrer 115 Orchard Avenue Hightstown, NJ 08520</b>	X -		X	X		<b>Unknown</b>
Account No.		<b>Construction services provided to Debtor.</b>				
<b>Thomas O'Brien Construction 204 A Wilton Avenue Middlesex, NJ 08846</b>	-					<b>250.00</b>
Sheet no. <b>18</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>10,764.00</b>

In re Richard F Greenlaw, Case No. \_\_\_\_\_,  
Debtor

## **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Todd B. Bates 1037 Hoover Drive North Brunswick, NJ 08902</b>	X -		X	X		<b>Unknown</b>
Account No.						
<b>Verizon Business c/o Solomon and Solomon Five Columbia Circle Albany, NY 12212</b>	X -	<b>Collection Attorneys for original creditor: Verizon Business.</b>	X			<b>736.42</b>
Account No.						
<b>W. Thomas McDonough, Esq. 363 Bloomfield Avenue Montclair, NJ 07042</b>	X -	<b>Legal services provided to Debtor and Debtor's business.</b>				<b>2,500.00</b>
Account No.						
<b>William &amp; Cynthia Cook 179 Exeter Street Highland Park, NJ 08904</b>	X -		X	X		<b>Unknown</b>
Account No.						
<b>William B. Arfken 87 Lori Street Monroe Township, NJ 08831</b>	X -		X	X		<b>Unknown</b>
Sheet no. <u>19</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>3,236.42</b>
			Total (Report on Summary of Schedules)			<b>339,331.80</b>

In re Richard F Greenlaw, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Christies Messenger Service, Inc.</b> 12 South Plainfield Avenue South Plainfield, NJ 07080
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Dr. Patricia Bennett</b> 59 Main Street Suite 350 West Orange, NJ 07052
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>LBC Communications, Inc.</b> c/o Ansell Grimm & Aaron, P.C. 1500 Lawrence Avenue CN7807 Ocean, NJ 07712
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>W. Thomas McDonough, Esq.</b> 363 Bloomfield Avenue Montclair, NJ 07042
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Peter Luongo</b> 4248 River Green Drive No. 311 Atlanta, GA 30327
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>10 Fingers Ink</b> Eight Hummingbird Court Marlboro, NJ 07746
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>OfficeMax</b> 263 Shuman Boulevard Naperville, IL 60563
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Merry Maids</b> 665 New Brunswick Avenue Perth Amboy, NJ 08861
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Camino Graphic Design</b> 38 Colony Road Lexington, MA 02420
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Bank of America</b> 70 Batterson Park Road Farmington, CT 06032
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>David Levine</b> 501 East 78th Street New York, NY 10075

In re

**Richard F Greenlaw**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>David Luce</b> c/o Bravado Consulting, Inc. 810 North Folk Landing Road Maple Shade, NJ 08052
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Federal Express</b> c/o American Bureau of Collections 110 Main Street Buffalo, NY 14209
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Federal Express</b> c/o Amalgamated Financial PO Box 1006 105 Whiteoak Lane Neshanic Station, NJ 08853
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>GV Cerv Communications</b> 705 Marion Road Neptune, NJ 07753
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Hayman Consulting, LLC</b> 457 North Woodburn Road Langhorne, PA 19047
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>J. Richard Trout, PhD</b> 1698 Meetinghouse Lane Morrisville, PA 19067
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Julia Schroeder</b> 1316 Rutland Lane Wynnewood, PA 19096
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Katherine Hassel</b> Asset Recovery Group 11856 Balboa Boulevard Granada Hills, CA 91344
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Mariano Press</b> 14 Veronica Avenue Somerset, NJ 08877
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Patricia C. Walter</b> 3183 Weston Street Philadelphia, PA 19136-1811
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>MC Communications Inc.</b> c/o Doremus and Roesler PO Box 45 Burlington, VT 05401
<b>Aesulapius Communications, Inc.</b> 41 Wellington Road East Brunswick, NJ 08816	<b>Palmer, Lugo and Olea</b> 5353 North Federal Highway Fort Lauderdale, FL 33308

In re

Richard F Greenlaw

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Perter Panasis 21 Westminster Boulevard South Amboy, NJ 08879
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Robert W. Rhoades, Inc. 2400 Clubhouse Road Steamboat Springs, CO 80477
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Rochdale Insurance Co. 555 North Pleasantburg Drive Greenville, SC 29607
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	SLM Consulting 303 White Swan Way Langhorne, PA 19047
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Stewart Business Systems 4365 US Highway 1 Princeton, NJ 08540
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Verizon Business c/o Solomon and Solomon Five Columbia Circle Albany, NY 12212
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Todd B. Bates 1037 Hoover Drive North Brunswick, NJ 08902
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Andrew and Jennifer Fleischer 908 Plattner Court Annapolis, MD 21401
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	James & Beth Knox 232 Oak Street South Amboy, NJ 08879
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Beth Sarsfield 1084 Oakcroft Lane Somerset, NJ 08873
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Edward Wilkens 20 Innes Road East Brunswick, NJ 08816
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Eugene & Susan Kaczmarek 17 Timothy Lane East Brunswick, NJ 08816
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Glenn & Deborah Sandberg Two Perry Road East Brunswick, NJ 08816

In re Richard F Greenlaw, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Gloria Smutko 17 Fifth Street South River, NJ 08882
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Jack Pasini 4280 Galt Ocean Drive Fort Lauderdale, FL 33308
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	James & Dolores Arace c/o Chas K. Graber, Esq. King of Prussia, PA 19406
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Joerg P. Hermans 36 Scott Road Harvard, MA 01451
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Kay E. Sicknick 14 Lisa Drive South River, NJ 08882
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Marge & Nancy Wavrica 16 Manton Avenue East Brunswick, NJ 08816
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Martha Brumfield, PhD 400 East 85th Street 17D New York, NY 10128
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Michael Marosy Sharon Reilly-Marosy 15 Huntington Road East Brunswick, NJ 08816
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Orest Harasymczuk 577 Windsong Drive Aberdeen, MD 21001
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Richard Zielinski 21 South Woodland Avenue East Brunswick, NJ 08816
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Robert J. Sullivan 17 Overland Road East Brunswick, NJ 08816
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Ron Moreau c/o Can Corp or America 326 June Avenue Blandon, PA 19510

In re Richard F Greenlaw, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Roy H. & Joan A. Deboer 11 Watchung Road East Brunswick, NJ 08816
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	Susan M. Fehrer 115 Orchard Avenue Hightstown, NJ 08520
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	William & Cynthia Cook 179 Exeter Street Highland Park, NJ 08904
Aesulapius Communications, Inc. 41 Wellington Road East Brunswick, NJ 08816	William B. Arfken 87 Lori Street Monroe Township, NJ 08831

In re Richard F Greenlaw

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Divorced</b>	<b>None.</b>	
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>President</b>	
Name of Employer	<b>Aesculapius Communications, Inc.</b>	
How long employed	<b>14.5 years</b>	
Address of Employer	<b>41 Wellington Road East Brunswick, NJ 08816-1720</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

## 3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>N/A</b>
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## 4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ <b>0.00</b>	\$ <b>N/A</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>N/A</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>N/A</b>
d. Other (Specify):	\$ <b>0.00</b>	\$ <b>N/A</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>N/A</b>
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>N/A</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): **Social Security**

\$ <b>3,000.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

12. Pension or retirement income

13. Other monthly income

(Specify):

\$ <b>0.00</b>	\$ <b>N/A</b>
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\$ <b>1,912.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>4,912.00</b>	\$ <b>N/A</b>
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>4,912.00</b>	\$ <b>N/A</b>
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>4,912.00</b>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Income is based upon Debtor's six month average. Debtor does contract work for drug companies - thus the numbers can change.**

In re Richard F Greenlaw

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDEULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,889.56</u>
a. Are real estate taxes included? Yes <u>X</u> No _____	
b. Is property insurance included? Yes <u>X</u> No _____	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>243.00</u>
b. Water and sewer	\$ <u>90.00</u>
c. Telephone	\$ <u>100.00</u>
d. Other <u>Comcast Cable</u>	\$ <u>140.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>400.00</u>
5. Clothing	\$ <u>50.00</u>
6. Laundry and dry cleaning	\$ <u>25.00</u>
7. Medical and dental expenses	\$ <u>100.00</u>
8. Transportation (not including car payments)	\$ <u>150.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
10. Charitable contributions	\$ <u>60.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>158.00</u>
e. Other <u>Umbrella Insurance</u>	\$ <u>7.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other <u>Second Mortgage</u>	\$ <u>1,111.82</u>
c. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>2,166.67</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>6,791.05</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>4,912.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>6,791.05</u>
c. Monthly net income (a. minus b.)	\$ <u>-1,879.05</u>

**United States Bankruptcy Court  
District of New Jersey**

In re Richard F Greenlaw

Debtor(s)

Case No.

Chapter

13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 30, 2010Signature /s/ Richard F GreenlawRichard F Greenlaw

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
District of New Jersey

In re Richard F Greenlaw

Debtor(s)

Case No.

Chapter

13

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

- None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$45,885.00	<b>2010 YTD: Aesculapius Communications, Inc.</b>
\$113,889.00	<b>2009: Aesculapius Communications, Inc.</b>
\$113,054.00	<b>2008: Aesculapius Communications, Inc.</b>

**2. Income other than from employment or operation of business**

- None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE

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### 3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

- a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Citibank c/o Faloni Associates 165 Passaic Avenue Fairfield, NJ 07004	3/18/2010 5/14/2010 8/12/2010	\$650.01	\$3,957.05
Citibank c/o Faloni Associates 165 Passaic Avenue Fairfield, NJ 07004	3/19/2010 5/14/2010 7/12/2010	\$886.50	\$0.00
Discover c/o Pressler & Pressler Seven Entin Road Parsippany, NJ 07054	3/23/2010 4/6/2010 5/4/2010	\$1,400.00	\$11,759.05

- None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Discover Bank vs. Richard F. Greenlaw Docket No.: DC-016207-09	Civil	Superior Court of New Jersey Special Civil Part - Middlesex County One Kennedy Square New Brunswick, NJ 08903	Judgment

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Christies Messenger Service vs. Aesculapius Communications, Inc. &amp; Richard Greenlaw</b> Docket No.: SC-1460-10	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Pending
<b>Citibank (South Dakota), N.A. vs. Richard F. Greenlaw</b> Docket No.: DC-018046-09	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Pending
<b>Metro Anesthesia Consultants vs. Richard Greenlaw</b> Docket No.: DC-014210-10	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Pending
<b>Dr. Patricia Bennett vs. Richard Greenlaw &amp; Aesculapius Communications, Inc.</b> Docket No.: DC-002587-10	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Pending
<b>LBC Communications, Inc. vs. Aesculapius Communications, Inc. &amp; Richard F. Greenlaw</b> Docket No.: DC-014394-10	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Pending
<b>HSBC Bank Nevada, N.A. vs. Richard F. Greenlaw</b> Docket No.: MID-L-003618-08	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Pending
<b>Peter M. Luongo vs. Aesculapius Communications &amp; Richard Greenlaw</b> Docket No.: SC-3044-09	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Pending
<b>Patricia C. Walter vs. Richard Greenlaw</b> Docket No.: DC-4042-09	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Judgment
<b>Citibank, S.D., N.A. vs. Richard Greenlaw</b> Docket No.: DC-008754-09	Civil	<b>Superior Court of New Jersey</b> <b>Special Civil Part - Middlesex County</b> <b>56 Paterson Street</b> <b>New Brunswick, NJ 08903</b>	Settled

- None      b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None      List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None <input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

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#### 7. Gifts

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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#### 9. Payments related to debt counseling or bankruptcy

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Dawn R. SanFilippo, Esq. P.C. 411 Pompton Avenue Cedar Grove, NJ 07009	August 2010	\$3,500
Family Guidance Center Corp.	September 2010	\$50

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#### 10. Other transfers

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### **11. Closed financial accounts**

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Bank of America PO Box 25118 Tampa, FL 33622-5118</b>	<b>Regular Checking Acct. No. 0308 Balance - \$0.00</b>	<b>July 2010</b>

#### **12. Safe deposit boxes**

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### **13. Setoffs**

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### **14. Property held for another person**

- None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### **15. Prior address of debtor**

- None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS <b>Liberty Tax Service</b> <b>746 Route 18 North</b> <b>East Brunswick, NJ 08816</b>	DATES SERVICES RENDERED <b>2009-2007</b>
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None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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#### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.



DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.	

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**22 . Former partners, officers, directors and shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.	

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**23 . Withdrawals from a partnership or distributions by a corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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**24. Tax Consolidation Group.**

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)

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**25. Pension Funds.**

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 30, 2010

Signature /s/ Richard F Greenlaw  
**Richard F Greenlaw**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
District of New Jersey

In re Richard F Greenlaw

Debtor(s)

Case No.

Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <u>3,500.00</u>
Prior to the filing of this statement I have received .....	\$ <u>3,500.00</u>
Balance Due .....	\$ <u>0.00</u>

2. \$ 274.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor       Other (specify): **Roland M. Cavalier  
M Michael Gass  
Henry F. Malafronte, Jr.**

4. The source of compensation to be paid to me is:

Debtor       Other (specify): **\$726.00 remaining in Trust.**

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 30, 2010

/s/ Dawn R. SanFilippo  
**Dawn R. SanFilippo  
Dawn R. SanFilippo, Esq., P.C.  
411 Pompton Avenue  
Lower Level  
Cedar Grove, NJ 07009-1800  
973-239-3100 Fax: 973-239-7680  
drsesqdawn@optonline.net**

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
District of New Jersey**

In re Richard F Greenlaw

Debtor(s)

Case No.  
Chapter

13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Richard F Greenlaw

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X /s/ Richard F Greenlaw

Signature of Debtor

**September 30,  
2010**

Date

X

Signature of Joint Debtor (if any)

Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of New Jersey**

In re Richard F Greenlaw

Debtor(s)

Case No.

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: September 30, 2010

/s/ Richard F Greenlaw

**Richard F Greenlaw**

Signature of Debtor

10 Fingers Ink  
Eight Hummingbird Court  
Marlboro, NJ 07746

Aesulapius Communications, Inc.  
41 Wellington Road  
East Brunswick, NJ 08816

Afni, Inc.  
Attn: DP Recovery Support  
PO Box 3427  
Bloomington, IL 61702

Alpha Graphics  
401 Jersey Avenue  
New Brunswick, NJ 08901

American Express  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355

Andrew and Jennifer Fleischer  
908 Plattner Court  
Annapolis, MD 21401

Arrow Financial Services  
5996 West Touhy Avenue  
Niles, IL 60714

Aspen Environmental Services  
2227 US Highway 1  
Suite 268  
North Brunswick, NJ 08902

Associated Recovery Services  
PO Box 469046  
Escondido, CA 92046-9046

Associates in Psychological Services  
25 North Doughty Avenue  
Somerville, NJ 08876

At&t Credit Management  
At&T Credit Management Center  
PO Box 80701  
Charleston, SC 29416

AT&T Mobility  
c/o Nationwide Recovery Systems  
2304 Tarpley Drive  
Suite 134  
Carrollton, TX 75006

BAC Home Loans Servicing  
450 American Street  
Simi Valley, CA 93065

Baldassano Dermato Pathology  
828 Creekview Drive  
Blue Bell, PA 19422

Bank of America  
Attn: Bankruptcy NC4-105-02-77  
PO Box 26012  
Greensboro, NC 27410

Bank of America  
70 Batterson Park Road  
Farmington, CT 06032

Bank of America  
PO Box 25118  
Tampa, FL 33622-5118

Bank of America Business  
PO Box 2864  
Hartford, CT 06101

Beth Sarsfield  
1084 Oakcroft Lane  
Somerset, NJ 08873

BP Metuchen Service Center  
Route 27 & Lake Avenue  
Metuchen, NJ 08840

Camino Graphic Design  
38 Colony Road  
Lexington, MA 02420

Cardiology Associates  
593 Cranbury Road  
East Brunswick, NJ 08816

Cenlar  
c/o FIA Card Services  
PO Box 15137  
Wilmington, DE 19850

Center for Asthma and Allergy  
18 North Third Avenue  
Highland Park, NJ 08904

Chase  
PO Box 15298  
Wilmington, DE 19850

Chase Bank  
PO Box 15548  
Wilmington, DE 19886

Christies Messenger Service, Inc.  
12 South Plainfield Avenue  
South Plainfield, NJ 07080

Citibank  
c/o NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Citibank S.D., N.A.  
Attn: Centralized Bankruptcy  
PO Box 20507  
Kansas City, MO 64195

Citibank, S.D., N.A.  
Faloni & Associates, LLC  
165 Passaic Avenue  
Suite 301B  
Fairfield, NJ 07004

City of Philadelphia  
PO Box 41819  
Philadelphia, PA 19101

Creditone, LLC  
PO Box 625  
Metairie, LA 70004

David Levine  
501 East 78th Street  
New York, NY 10075

David Luce  
c/o Bravado Consulting, Inc.  
810 North Folk Landing Road  
Maple Shade, NJ 08052

Department Store National Bank  
c/o Plaza Associates  
307 7th Avenue  
New York, NY 10001

Discover Financial Services  
Attention: Bankruptcy Department  
PO Box 3025  
New Albany, OH 43054

Dr. Patricia Bennett  
59 Main Street  
Suite 350  
West Orange, NJ 07052

Dyck Oneal Inc.  
15301 Spectrum Drive  
Addison, TX 75001

Edison Metuchen Orthopedics  
c/o Northeast Assess Recovery, Inc.  
PO Box 209  
Thornwood, NY 10594

Edward Wilkens  
20 Innes Road  
East Brunswick, NJ 08816

Eugene & Susan Kaczmarek  
17 Timothy Lane  
East Brunswick, NJ 08816

EZ Pass  
PO Box 52002  
Newark, NJ 07101-8202

Federal Express  
c/o American Bureau of Collections  
110 Main Street  
Buffalo, NY 14209

Federal Express  
c/o Amalgamated Financial  
PO Box 1006  
105 Whiteoak Lane  
Neshanic Station, NJ 08853

Glenn & Deborah Sandberg  
Two Perry Road  
East Brunswick, NJ 08816

Gloria Smutko  
17 Fifth Street  
South River, NJ 08882

GV Cerv Communications  
705 Marion Road  
Neptune, NJ 07753

Hayman Consulting, LLC  
457 North Woodburn Road  
Langhorne, PA 19047

Hayt, Hayt & Landau, LLC  
Two Industrial Way Street  
PO Box 500  
Eatontown, NJ

Horizon Blue Cross Blue Shield of NJ  
c/o Morgan Bornstein  
1236 Brace Road  
Cherry Hill, NJ 08034

HSBC Bank Nevada, N.A.  
PO Box 9180  
Wood Dale, IL 60191

HSBC Platnum  
PO Box 5253  
Carol Stream, IL 60197

I C System, Inc.  
PO Box 64378  
Saint Paul, MN 55164

Independent Recovery Resoruces  
24 Railroad Avenue  
Patchogue, NY 11772

Internal Revenue Service  
PO Box 37004  
Hartford, CT 06176-0004

J. Richard Trout, PhD  
1698 Meetinghouse Lane  
Morrisville, PA 19067

Jack Pasini  
4280 Galt Ocean Drive  
Fort Lauderdale, FL 33308

James & Beth Knox  
232 Oak Street  
South Amboy, NJ 08879

James & Dolores Arace  
c/o Chas K. Graber, Esq.  
King of Prussia, PA 19406

Joel Palmer  
701 South 9th Street  
Philadelphia, PA 19147-2005

Joerg P. Hermans  
36 Scott Road  
Harvard, MA 01451

John Asch Contracting  
Two Morris Court  
East Brunswick, NJ 08816

Jolas & Associates  
PO Box 4000  
Mason City, IA 50402

Julia Schroeder  
1316 Rutland Lane  
Wynnewood, PA 19096

Karen Tormey  
672 Frayne Street  
Pittsburgh, PA 15207

Katherine Hassel  
Asset Recovery Group  
11856 Balboa Boulevard  
Granada Hills, CA 91344

Kay E. Sicknick  
14 Lisa Drive  
South River, NJ 08882

LBC Communications, Inc.  
c/o Ansell Grimm & Aaron, P.C.  
1500 Lawrence Avenue  
CN7807  
Ocean, NJ 07712

Macy's/FDSB  
Macy's Bankruptcy  
PO Box 8053  
Mason, OH 45040

Marge & Nancy Wavrica  
16 Manton Avenue  
East Brunswick, NJ 08816

Mariano Press  
14 Veronica Avenue  
Somerset, NJ 08877

Martha Brumfield, PhD  
400 East 85th Street  
17D  
New York, NY 10128

MC Communications Inc.  
c/o Doremus and Roesler  
PO Box 45  
Burlington, VT 05401

Merry Maids  
665 New Brunswick Avenue  
Perth Amboy, NJ 08861

Metro Anesthesia Consultants  
c/o Raymond Meisenbacher & Sons, Esqs.  
739 East Main Street  
Bridgewater, NJ 08807

Michael & Kim Hollifield  
308 Fairfield Avenue  
Dunellen, NJ 08812

Michael Marosy  
Sharon Reilly-Marosy  
15 Huntington Road  
East Brunswick, NJ 08816

Nationwide Credit, Inc.  
PO Box 740640  
Atlanta, GA 30374-0640

Northstar Location Services, LLC  
Attn: Financial Services, Department  
4285 Genesee Street  
Buffalo, NY 14225-1943

OfficeMax  
263 Shuman Boulevard  
Naperville, IL 60563

Orest Harasymczuk  
577 Windsong Drive  
Aberdeen, MD 21001

Palmer, Lugo and Olea  
5353 North Federal Highway  
Fort Lauderdale, FL 33308

Patricia C. Walter  
3183 Weston Street  
Philadelphia, PA 19136-1811

Perter Panasis  
21 Westminster Boulevard  
South Amboy, NJ 08879

Peter Luongo  
4248 River Green Drive  
No. 311  
Atlanta, GA 30327

Pressler and Pressler, L.L.P.  
Counselors at Law  
7 Entin Road  
Parsippany, NJ 07054-5020

Richard Zielinski  
21 South Woodland Avenue  
East Brunswick, NJ 08816

Robert J. Sullivan  
17 Overland Road  
East Brunswick, NJ 08816

Robert W. Rhoades, Inc.  
2400 Clubhouse Road  
Steamboat Springs, CO 80477

Rochdale Insurance Co.  
555 North Pleasantburg Drive  
Greenville, SC 29607

Roger Maitland, PhD  
Nine Rutgers Street  
Edison, NJ 08817

Ron Moreau  
c/o Can Corp or America  
326 June Avenue  
Blandon, PA 19510

Roy H. & Joan A. Deboer  
11 Watchung Road  
East Brunswick, NJ 08816

Schachter Portnoy, LLLC  
Attorney at Law  
3490 US Route 1  
Suite 6  
Princeton, NJ 08540

Sears/Citibank, S.D.  
PO Box 6189  
Sioux Falls, SD 57117

SLM Consulting  
303 White Swan Way  
Langhorne, PA 19047

State of New Jersey  
Gross Income Tax  
PO Box 046  
Trenton, NJ 08646-0046

Stewart Business Systems  
4365 US Highway 1  
Princeton, NJ 08540

Superior Court of New Jersey  
Special Civil Part - Middlesex County  
56 Paterson Street  
New Brunswick, NJ 08903

Susan M. Fehrer  
115 Orchard Avenue  
Hightstown, NJ 08520

Thomas O'Brien Construction  
204 A Wilton Avenue  
Middlesex, NJ 08846

Todd B. Bates  
1037 Hoover Drive  
North Brunswick, NJ 08902

Verizon Business  
c/o Solomon and Solomon  
Five Columbia Circle  
Albany, NY 12212

W. Thomas McDonough, Esq.  
363 Bloomfield Avenue  
Montclair, NJ 07042

Wells Fargo Bank  
PO Box 30086  
Los Angeles, CA 90030

Wells Fargo Home Mortgage  
PO Box 10335  
Des Moines, IA 50306

William & Cynthia Cook  
179 Exeter Street  
Highland Park, NJ 08904

William B. Arfken  
87 Lori Street  
Monroe Township, NJ 08831

In re Richard F Greenlaw

Debtor(s)

Case Number:

(If known)

According to the calculations required by this statement:

- The applicable commitment period is 3 years.  
 The applicable commitment period is 5 years.  
 Disposable income is determined under § 1325(b)(3).  
 Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME														
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.  All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.													
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>					\$ <b>0.00</b> \$								
3	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b> <table border="1" style="margin-left: auto; margin-right: auto; width: fit-content; border-collapse: collapse;"> <tr> <th style="width: 15%;">Debtor</th> <th style="width: 15%;">Spouse</th> </tr> <tr> <td style="width: 15%;">a. Gross receipts</td> <td style="width: 15%;">\$ <b>0.00</b> \$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ <b>0.00</b> \$</td> </tr> <tr> <td>c. Business income</td> <td>Subtract Line b from Line a</td> </tr> </table>					Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b> \$	b. Ordinary and necessary business expenses	\$ <b>0.00</b> \$	c. Business income	Subtract Line b from Line a	\$ <b>0.00</b> \$
Debtor	Spouse													
a. Gross receipts	\$ <b>0.00</b> \$													
b. Ordinary and necessary business expenses	\$ <b>0.00</b> \$													
c. Business income	Subtract Line b from Line a													
4	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b> <table border="1" style="margin-left: auto; margin-right: auto; width: fit-content; border-collapse: collapse;"> <tr> <th style="width: 15%;">Debtor</th> <th style="width: 15%;">Spouse</th> </tr> <tr> <td>a. Gross receipts</td> <td style="width: 15%;">\$ <b>0.00</b> \$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ <b>0.00</b> \$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td>Subtract Line b from Line a</td> </tr> </table>					Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b> \$	b. Ordinary and necessary operating expenses	\$ <b>0.00</b> \$	c. Rent and other real property income	Subtract Line b from Line a	\$ <b>0.00</b> \$
Debtor	Spouse													
a. Gross receipts	\$ <b>0.00</b> \$													
b. Ordinary and necessary operating expenses	\$ <b>0.00</b> \$													
c. Rent and other real property income	Subtract Line b from Line a													
5	<b>Interest, dividends, and royalties.</b>					\$ <b>0.00</b> \$								
6	<b>Pension and retirement income.</b>					\$ <b>0.00</b> \$								
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.					\$ <b>0.00</b> \$								
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					\$ <b>0.00</b> \$								
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$											

9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="margin-left: 10px;"> <thead> <tr> <th></th><th style="text-align: center;">Debtor</th><th style="text-align: center;">Spouse</th></tr> </thead> <tbody> <tr> <td>a.</td><td style="text-align: right;">\$</td><td style="text-align: right;">\$</td></tr> <tr> <td>b.</td><td style="text-align: right;">\$</td><td style="text-align: right;">\$</td></tr> </tbody> </table>		Debtor	Spouse	a.	\$	\$	b.	\$	\$	\$ <b>0.00</b> \$
	Debtor	Spouse									
a.	\$	\$									
b.	\$	\$									
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ <b>0.00</b> \$									
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>0.00</b>									

## **Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD**

12	<b>Enter the amount from Line 11</b>	\$ <b>0.00</b>						
13	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
	<table border="1" style="margin-left: 10px;"> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>	a.	\$	b.	\$	c.	\$	
a.	\$							
b.	\$							
c.	\$							
	Total and enter on Line 13	\$ <b>0.00</b>						
14	<b>Subtract Line 13 from Line 12 and enter the result.</b>	\$ <b>0.00</b>						
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.	\$ <b>0.00</b>						
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>NJ</u> b. Enter debtor's household size: <u>1</u>	\$ <b>59,812.00</b>						
17	<b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed. <p><input checked="" type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>							

## **Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME**

18	<b>Enter the amount from Line 11.</b>	\$ <b>0.00</b>						
19	<b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
	<table border="1" style="margin-left: 10px;"> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>	a.	\$	b.	\$	c.	\$	
a.	\$							
b.	\$							
c.	\$							
	Total and enter on Line 19.	\$ <b>0.00</b>						
20	<b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.	\$ <b>0.00</b>						

21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.	\$ <b>0.00</b>
22	<b>Applicable median family income.</b> Enter the amount from Line 16.	\$ <b>59,812.00</b>
23	<p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. <b>Do not complete Parts IV, V, or VI.</b></p>	

## Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	<b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		\$								
24B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.		\$								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;"><b>Household members under 65 years of age</b></th><th style="text-align: left; padding: 2px;"><b>Household members 65 years of age or older</b></th></tr> </thead> <tbody> <tr> <td style="padding: 2px;">a1. Allowance per member</td><td style="padding: 2px;">a2. Allowance per member</td></tr> <tr> <td style="padding: 2px;">b1. Number of members</td><td style="padding: 2px;">b2. Number of members</td></tr> <tr> <td style="padding: 2px;">c1. Subtotal</td><td style="padding: 2px;">c2. Subtotal</td></tr> </tbody> </table>		<b>Household members under 65 years of age</b>	<b>Household members 65 years of age or older</b>	a1. Allowance per member	a2. Allowance per member	b1. Number of members	b2. Number of members	c1. Subtotal	c2. Subtotal	\$
<b>Household members under 65 years of age</b>	<b>Household members 65 years of age or older</b>										
a1. Allowance per member	a2. Allowance per member										
b1. Number of members	b2. Number of members										
c1. Subtotal	c2. Subtotal										
25A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).		\$								
25B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. <b>Do not enter an amount less than zero.</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">a. IRS Housing and Utilities Standards; mortgage/rent Expense</td><td style="width: 70%; text-align: right;">\$</td></tr> <tr> <td>b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td><td style="text-align: right;">\$</td></tr> <tr> <td>c. Net mortgage/rental expense</td><td style="text-align: right;">Subtract Line b from Line a.</td></tr> </table>		a. IRS Housing and Utilities Standards; mortgage/rent Expense	\$	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
a. IRS Housing and Utilities Standards; mortgage/rent Expense	\$										
b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$										
c. Net mortgage/rental expense	Subtract Line b from Line a.										
26	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		\$								

27A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
27B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
28	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$									
31	<p><b>Other Necessary Expenses: mandatory deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$									
32	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>	\$									
33	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in line 49.</b></p>	\$									
34	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
35	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>	\$									

36	<b>Other Necessary Expenses: health care.</b> Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. <b>Do not include payments for health insurance or health savings accounts listed in Line 39.</b>	\$
37	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$

**Subpart B: Additional Living Expense Deductions****Note: Do not include any expenses that you have listed in Lines 24-37**

39	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td><td>Health Insurance</td><td style="width: 10%;">\$</td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td>\$</td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td>\$</td></tr> </table> Total and enter on Line 39  <b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:  \$	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>	\$									
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
42	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$									
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$									
44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$									
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>	\$									
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$									

### Subpart C: Deductions for Debt Payment

47	<p><b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>Average Monthly Payment</th><th>Does payment include taxes or insurance</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$</td><td><input type="checkbox"/> yes <input type="checkbox"/> no</td></tr> <tr> <td></td><td></td><td></td><td></td><td>Total: Add Lines</td></tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no					Total: Add Lines
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance															
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no															
				Total: Add Lines															
48	<p><b>Other payments on secured claims.</b> If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>1/60th of the Cure Amount</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$</td></tr> <tr> <td></td><td></td><td></td><td></td></tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$							
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																
a.			\$																
49	<p><b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 33.</b></p>				\$														
50	<p><b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>a.</td><td>Projected average monthly Chapter 13 plan payment.</td><td>\$</td><td></td></tr> <tr> <td>b.</td><td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td><td>x</td><td></td></tr> <tr> <td>c.</td><td>Average monthly administrative expense of Chapter 13 case</td><td>Total: Multiply Lines a and b</td><td></td></tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment.	\$		b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x		c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b		\$		
a.	Projected average monthly Chapter 13 plan payment.	\$																	
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x																	
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																	
51	<p><b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.</p>				\$														

### Subpart D: Total Deductions from Income

52	<b>Total of all deductions from income.</b> Enter the total of Lines 38, 46, and 51.	\$
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### Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	<b>Total current monthly income.</b> Enter the amount from Line 20.	\$
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.	\$

57	<p><b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. <b>You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Nature of special circumstances</th> <th style="width: 10%;">Amount of Expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> <tr> <td></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>			Nature of special circumstances	Amount of Expense	a.	\$	b.	\$	c.	\$		Total: Add Lines
Nature of special circumstances	Amount of Expense												
a.	\$												
b.	\$												
c.	\$												
	Total: Add Lines												
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.												
59	<b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.												

#### **Part VI. ADDITIONAL EXPENSE CLAIMS**

60	<p><b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Expense Description</th> <th style="width: 50%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> <tr> <td>d.</td> <td>\$</td> </tr> <tr> <td></td> <td style="text-align: right;">Total: Add Lines a, b, c and d</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.	\$	b.	\$	c.	\$	d.	\$		Total: Add Lines a, b, c and d
Expense Description	Monthly Amount														
a.	\$														
b.	\$														
c.	\$														
d.	\$														
	Total: Add Lines a, b, c and d														

#### **Part VII. VERIFICATION**

61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. (<i>If this is a joint case, both debtors must sign.</i>)</p> <p>Date: <u>September 30, 2010</u></p> <p>Signature: <u>/s/ Richard F Greenlaw</u>  <b>Richard F Greenlaw</b>  (Debtor)</p>		
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